

Information to identify the case:

Debtor 1	<u>Annette Sonia Anderson</u>	Social Security number or ITIN	xxx-xx-6133
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14119-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Annette Sonia Anderson

4/12/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Annette Sonia Anderson
Debtor

Case No. 19-14119-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 12, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:

Recip ID	Recipient Name and Address
db	+ Annette Sonia Anderson, 68 Watson Avenue, East Orange, NJ 07018-3304
aty	+ Matthew Fissel, Brock and Scott, LLC, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
519055371	+ Freedom Mortgage Corporation, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093
518055228	+ Ray And Flan, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
518055227	+ Ray And Flan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
518055230	+ RoundPoint Mortgage Servicing Corporatio, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
518055231	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
518060478	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518055238	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518055237	+ We Florida Financial, Po Box 77404, Ewing, NJ 08628-6404

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 12 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 12 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Apr 13 2024 00:35:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518055195	+ Email/Text: bankruptcynotices@aarons.com	Apr 12 2024 20:46:00	Aaron's Sales & Lease, 309 E Paces Ferry, Atlanta, GA 30305-2367
518055193	+ Email/Text: bankruptcynotices@aarons.com	Apr 12 2024 20:46:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
518144700	+ EDI: CBSAMERIMARK	Apr 13 2024 00:35:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518055197	EDI: CBSAMERIMARK	Apr 13 2024 00:35:00	Amerimark Premier, P.O. Box 2845, Monroe, WI 53566-8045
518055200	EDI: CAPITALONE.COM	Apr 13 2024 00:35:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518055214	Email/Text: bankruptcy@cunj.org	Apr 12 2024 20:46:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
518055215	Email/Text: bankruptcy@cunj.org	Apr 12 2024 20:46:00	Credit Union of New Jersey, Po Box 7921, Ewing, NJ 08628
518055198	+ EDI: CAPITALONE.COM	Apr 13 2024 00:35:00	Capital One, Attn: Bankruptcy, Po Box 30285,

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			Salt Lake City, UT 84130-0285
518169826	+ EDI: AIS.COM	Apr 13 2024 00:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518055202	+ Email/Text: greenj@capitoldiscount.com	Apr 12 2024 20:46:00	Capitol Discount Corp, 2650 Merrick Rd, Bellmore, NY 11710-5707
518229495	+ EDI: CITICORP	Apr 13 2024 00:35:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518055203	+ EDI: CITICORP	Apr 13 2024 00:35:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518055204	+ EDI: CITICORP	Apr 13 2024 00:35:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518055206	+ EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenity Bank/Arizona Mail Order, Po Box 182789, Columbus, OH 43218-2789
518055205	+ EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenity Bank/Arizona Mail Order, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518055208	+ EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenity Bank/Ashley Stewart, Po Box 182789, Columbus, OH 43218-2789
518055207	+ EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518055209	+ EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
518055210	EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenitybank/onestop, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518055211	+ EDI: WFNNB.COM	Apr 13 2024 00:35:00	Comenitybank/onestop, Po Box 182789, Columbus, OH 43218-2789
518055212	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 12 2024 21:12:16	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518055213	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 12 2024 21:02:01	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
518055216	Email/Text: bankruptcycourts@equifax.com	Apr 12 2024 20:46:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518055217	Email/Text: bankruptcycourts@equifax.com	Apr 12 2024 20:46:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
518055218	^ MEBN	Apr 12 2024 20:43:58	Experian, P.O. Box 2002, Allen, TX 75013-2002
518055219	^ MEBN	Apr 12 2024 20:42:43	Experian, P.O. Box 4500, Allen, TX 75013-1311
519051802	Email/Text: Bankruptcy@Freedommortgage.com	Apr 12 2024 20:45:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519051803	Email/Text: Bankruptcy@Freedommortgage.com	Apr 12 2024 20:45:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518055220	EDI: IRS.COM	Apr 13 2024 00:35:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
518210378	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2024 21:01:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518055221	Email/Text: camanagement@mtb.com	Apr 12 2024 20:46:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518055222	Email/Text: camanagement@mtb.com	Apr 12 2024 20:46:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518055224	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Apr 12 2024 21:01:19	Merrick Bank/CardWorks, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
518055223	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 12 2024 21:01:59	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518710433	EDI: PRA.COM	Apr 13 2024 00:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518055225	^ MEBN	Apr 12 2024 20:44:36	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518231138	+ Email/Text: bncmail@w-legal.com	Apr 12 2024 20:46:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518055229	^ MEBN	Apr 12 2024 20:43:33	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
518055230	^ MEBN	Apr 12 2024 20:45:15	RoundPoint Mortgage Servicing Corporatio, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
518184843	^ MEBN	Apr 12 2024 20:44:29	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
518055232	+ EDI: SYNC	Apr 13 2024 00:35:00	Syncb/home Design Se, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518055233	+ EDI: SYNC	Apr 13 2024 00:35:00	Syncb/home Design Se, Po Box 965036, Orlando, FL 32896-5036
518168208	+ EDI: CBSTDR	Apr 13 2024 00:35:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518055234	^ MEBN	Apr 12 2024 20:42:35	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
518055235	^ MEBN	Apr 12 2024 20:43:28	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
518055236	Email/Text: membersolutions@wefloridafinancial.com	Apr 12 2024 20:45:00	We Florida Financial, Attn: Bankruptcy, Po Box 14548, Fort Lauderdale, FL 33302
518055239	EDI: WFFC2	Apr 13 2024 00:35:00	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
518162246	EDI: WFFC2	Apr 13 2024 00:35:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518055196	*+	Aaron's Sales & Lease, 309 E Paces Ferry, Atlanta, GA 30305-2367
518055194	*+	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
518055201	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
518055199	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518710434	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518055226	*+	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Freedom Mortgage Corporation bcaine@parkermccay.com Bkcourtnotices@parkermccay.com
David G. Beslow	on behalf of Debtor Annette Sonia Anderson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Roundpoint Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor Freedom Mortgage Corporation LynnNolan@SilvermanGroup.net lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Annette Sonia Anderson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10